

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-33719-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Rodriguez  
116 Cortland Street  
Belleville, NJ 07109

Social Security No.:  
xxx-xx-6956

Employer's Tax I.D. No.:

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**NOTICE OF MATERIAL MISSTATEMENT OF DEBTOR'S  
INCOME, EXPENSES OR ASSETS**

In accordance with 28 U.S.C. Section 586(f)(1), the United States Trustee contracted for an audit to be performed of the above-captioned debtor's petition, schedules and other information filed and/or provided by the debtor in this case.

NOTICE IS HEREBY GIVEN that the audit revealed one or more material misstatements concerning the debtor's income, expenses and/or assets. The Report is not a legal determination, and the legal effect of the auditors finding of material misstatement is a question for the Court. The audit report has been filed with the Court and is available for review by parties in interest.

Dated: March 21, 2019  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Luis Rodriguez  
 Debtor

Case No. 18-33719-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: misstate

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db	+Luis Rodriguez, 116 Cortland Street, Belleville, NJ 07109-3031
517901571	+Carrington Mortgage Services, P.O. Box 5001, Westfield, IN 46074-5001
518021204	+Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517901573	+Equifax, POB 740241, Atlanta, GA 30374-0241
517901574	+Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517901576	+KML Law Group PC, 216 Haddon Avenue, ste 406, Kristina Murtha, Esq., Collingswood, NJ 08108-2812
517901577	+State of New Jersey, Department of taxation, P.O. Box 448, Trenton, NJ 08646-0448
517901578	+TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:16	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
cr	+E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:05	
	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021	
517901572	+Fax: 602-659-2196 Mar 22 2019 00:19:50	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
517901575	+E-mail/Text: cio.bncmail@irs.gov Mar 21 2019 23:45:48	Internal Revenue Service,
	P.O. Box 7346, Philadelphia, PA 19101-7346	
517903723	+E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:05	Synchrony Bank,
	c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
		TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Kevin Gordon McDonald	on behalf of Creditor	BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Marie-Ann Greenberg	magecf@magtrustee.com	
Michelle Labayen	on behalf of Debtor Luis Rodriguez	michelle@labayenlaw.com,
benitezgiovanna@gmail.com		
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5